Amendments to the Claims

Please amend the claims without prejudice, as follows and consider the subsequent remarks/arguments. This listing of claims will replace all prior versions and listings of claims in the application.

Listing of Claims

1. (Currently amended) A method for initiation of an agreement utilizing a network, comprising[the steps of]:

    (a)   allowing a buyer and a seller to negotiate terms of a trade utilizing a network, wherein the terms of the trade are entered into an online form to be sent via the network;

    (b)   receiving from the buyer [a]the form indicating the terms of trade utilizing the network;

    (c)   receiving an identifier from the buyer utilizing the network;

    (d)   sending the form to a bank for assessing the credit of the buyer utilizing the network, wherein the bank to which the credit application is sent is based on the identifier;

    (e)   forwarding the form to the seller along with the assessment of the credit of the buyer utilizing the network;

    (f)   allowing the seller to digitally sign the form utilizing the network;

    (g)   receiving the digitally signed form from the seller utilizing the network;[and]

    (h)   transmitting a notice to the buyer indicating that the digitally signed form has been received from the seller, thus initiating the agreement; and

    (i)   verifying the credit of the seller utilizing the network.

2. (Original) A method as recited in claim 1, wherein the network includes a wide area network.

3. (Currently amended) A method as recited in claim 1, and further comprising[the step of] authenticating an identity of the buyer prior to sending the form to the bank.

4. (Original) A method as recited in claim 3, wherein the identity is authenticated by requiring the submission of an identifier and a password.

Claim 5 (canceled).

6. (Original) A method as recited in claim 1, wherein the form is a combined purchase order proforma invoice.

7. (Currently amended) A computer program embodied on a computer readable medium for initiation of an agreement utilizing a network, comprising:

(a)   a code segment for allowing a buyer and a seller to negotiate terms of a trade utilizing a network, wherein the terms of the trade are entered into an online form to be sent via the network;

(b)   a code segment for receiving from the buyer [a]the form indicating the terms of trade utilizing the network;

(c)   a code segment for receiving an identifier from the buyer utilizing the network;

(d)   a code segment for sending the form to a bank for assessing the credit of the buyer utilizing the network, wherein the bank to which the credit application is sent is based on the identifier;

(e)   a code segment for forwarding the form to the seller along with the assessment of the credit of the buyer utilizing the network;

(f)   a code segment for allowing the seller to digitally sign the form utilizing the network;

(g)   a code segment for receiving the digitally signed form from the seller utilizing the network;[and]

(h)   a code segment for transmitting a notice to the buyer indicating that the digitally signed form has been received from the seller, thus initiating the agreement; and

(i)   a code segment for verifying the credit of the seller utilizing the network.

8. (Original) A computer program as recited in claim 7, wherein the network includes a wide area network.

9. (Original) A computer program as recited in claim 7, and further comprising a code segment for authenticating an identity of the buyer prior to sending the form to the bank.

10. (Original) A computer program as recited in claim 9, wherein the identity is authenticated by requiring the submission of an identifier and a password.

Claim 11 (canceled)

12. (Original) A computer program as recited in claim 7, wherein the form is a combined purchase order proforma invoice.

13. (Currently amended) A system for initiation of an agreement utilizing a network, comprising:

(a)   logic for allowing a buyer and a seller to negotiate terms of a trade utilizing a network, wherein the terms of the trade are entered into an online form to be sent via the network;

(b)   logic for receiving from the buyer [a]the form indicating the terms of trade utilizing the network;

(c)   logic for receiving an identifier from the buyer utilizing the network;

(d)   logic for sending the form to a bank for assessing the credit of the buyer utilizing the network, wherein the bank to which the credit application is sent is based on the identifier;

(e)   logic for forwarding the form to the seller along with the assessment of the credit of the buyer utilizing the network;

(f)   logic for allowing the seller to digitally sign the form utilizing the network;

(g)   logic for receiving the digitally signed form from the seller utilizing the network;[and]

(h)   logic for transmitting a notice to the buyer indicating that the digitally signed form has been received from the seller, thus initiating the agreement; and

(i)   logic for verifying the credit of the seller utilizing the network.

14. (Original) A system as recited in claim 13, wherein the network includes a wide area network.

15. (Original) A system as recited in claim 13, and further comprising logic for authenticating an identity of the buyer prior to sending the form to the bank.

16. (Original) A system as recited in claim 15, wherein the identity is authenticated by requiring the submission of an identifier and a password.

Claim 17 (canceled)

18. (Original) A system as recited in claim 13, wherein the form is a combined purchase order proforma invoice.